

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

JOSE M CRUZ

ZULMA CRUZ

CASE NO. 05 B 24214

CHAPTER 13

JUDGE: MANUEL BARBOSA

Debtor

SSN XXX-XX-3155

SSN XXX-XX-8173

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 06/17/05 and confirmed on 08/11/05.
2. The case was converted to Chapter 7 after confirmation, 07/16/2008.
3. The Debtor paid a total of \$ 13021.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
NATIONAL CITY MORTGAGE	CURRENT MORTG	.00	.00	.00
NATIONAL CITY MORTGAGE	MORTGAGE ARRE	10009.12	.00	10009.12
CAPITAL ONE BANK	UNSECURED	984.02	.00	53.49
CAPITAL ONE BANK	UNSECURED	1014.41	.00	55.14
CAPITAL ONE BANK	UNSECURED	621.41	.00	33.78
CAPITAL ONE BANK	UNSECURED	962.81	.00	52.33
CAPITAL ONE BANK	UNSECURED	619.68	.00	33.68
CAPITAL ONE FINANCIAL	UNSECURED	NOT FILED	.00	.00
DIRECT TV	UNSECURED	NOT FILED	.00	.00
ELGIN COMMUNITY COLLEGE	UNSECURED	NOT FILED	.00	.00
ELGIN COMMUNITY COLLEGE	UNSECURED	NOT FILED	.00	.00
ECAST SETTLEMENT CORPORA	UNSECURED	4216.66	.00	229.20
PORTFOLIO RECOVERY ASSOC	UNSECURED	13831.98	.00	751.84
LOYOLA UNIV MEDICAL CENT	UNSECURED	NOT FILED	.00	.00
NICOR GAS	UNSECURED	416.15	.00	22.61
PODIATRIC MANAGEMENT SYS	UNSECURED	NOT FILED	.00	.00
SHERMAN HOSPITAL	UNSECURED	NOT FILED	.00	.00
SHERMAN HOSPITAL	UNSECURED	NOT FILED	.00	.00
WELLS FARGO FINANCIAL IN	UNSECURED	637.42	.00	34.64

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
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Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	10009.12	.00	23304.54	.00	33313.66
PRINCIPAL PAID	10009.12	.00	1266.71	.00	11275.83
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	10009.12	.00	1266.71	.00	11275.83

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The Debtor's attorney, JAMES A YOUNG & ASSOC, was allowed \$ 2200.00
and was paid \$ 1000.00 direct and \$ 1200.00 through the plan.

The Trustee received \$ 545.17 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging
the Trustee and the surety on his bond from any further liability
in this case.

Dated: 11/13/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE